

485944
209-

----- United States Bankruptcy Court ----- VOLUNTARY PETITION -----
NORTHERN DISTRICT OF ILLINOIS

EASTERN DIVISION

IN RE -----

NAME OF JOINT DEBTOR

KAREN M. REBMANN

ALL OTHER NAMES -----

NO JOINT DEBTOR

SOC. SEC./TAX I.D. NO. -----

- -8155

STREET ADDRESS OF DEBTOR -----

6247 Eagle Ridge Drive

Gurnee IL 60031

COUNTY OF RESIDENCE -----

Lake

MAILING ADDRESS OF DEBTOR -----

6247 Eagle Ridge Drive

Gurnee IL 60031

VENUE -----

Debtor has had a residence in this District for 180 days immediately preceding the date of this petition.

----- INFORMATION REGARDING DEBTOR -----

TYPE OF DEBTOR

Individual

NATURE OF DEBT

Non-Business/Consumer

A. TYPE OF BUSINESS

N/A

B. BRIEFLY DESCRIBE NATURE OF BUSINESS

N/A

STATISTICAL/ADMINISTRATIVE INFORMATION--

Debtor estimates that there will be funds available for distribution to unsecured creditors.

CHAPTER OF BANKRUPTCY CODE
UNDER WHICH THE PETITION
IS FILED

7

FILING FEE
Attached

ATTORNEY NAME AND ADDRESS--

Richard Mann

1752642

Five South County St.

Waukegan, IL 60085

NO. OF CREDITORS range (sard code)
16-49 (2)

(847) 244-2211

ASSETS (thousands) 100-499

LIABIL. (thousands) 100-499

NO. OF EMPLOYEES N/A

EQUITY SEC. HOLDERS N/A

U.S. Bankruptcy Court
Northern District Of Illinois

Filed: 01/15/2004

Time: 14:21:35

Debtor: KAREN M REBMANN

Case: 04-01701 Fee: 209

Chapter: 7 Rec. #: 3056464

Judge: A Benjamin Goldgar

341 mtg: 02/26/2004 @ 03:30PM

Trustee: JOSEPH COHEN



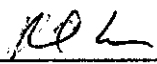
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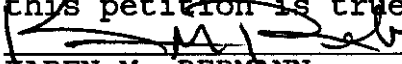
ONLY

Name of Debtor: KAREN M. REBMANN
Case No.:

----- PRIOR BANKRUPTCY CASES FILED WITHIN LAST 6 YEARS -----
NONE
--- PENDING BANKRUPTCY CASE FILED BY SPOUSE, PARTNER, OR AFFILIATE ---
NONE

----- REQUEST FOR RELIEF -----
Debtor requests relief in accordance with the chapter of title 11
United States Code specified in this petition.

----- SIGNATURES -----
ATTORNEY

Richard Mann
1752642
Date: 1/13/04

----- INDIVIDUAL DEBTOR -----
I declare under penalty of perjury that the information provided in
this petition is true and correct.

KAREN M. REBMANN
Date: 1/13/04

I am aware that I may proceed under chapter 7, 11, 12, or 13 of title
11, United States Code, understand the relief available under such
chapter, and choose to proceed under chapter 7 of such title.

Exhibit B has been completed.


KAREN M. REBMANN
Date: 1/13/04

----- EXHIBIT B -----
I, the attorney for the debtor in the foregoing petition, declare that
I have informed the debtor that the debtor may proceed under chapter
7, 11, 12, or 13 of title 11, United States Code, and have explained
the relief available under such chapter.


Richard Mann
1752642
Date: 1/13/04

In re: KAREN M. REBMANN

Case No:

UNITED STATES BANKRUPTCY COURT FOR THE
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION

SUMMARY OF SCHEDULES

Schedule name	No. Sheets	Assets	Liabilities	Other
X (mark if attached)				
A - Real Property	1	185,000.00		
B - Personal Property	3	17,510.00		
C - Property Claimed as Exempt	2			
D - Creditors Holding Secured Claims	1		172,904.00	
E - Creditors Holding Unsecured Priority Claims	2		0.00	
F - Creditors Holding Unsecured Non- priority Claims	3		101,882.78	
G - Executory Contracts and Unexpired Leases	1			
H - Codebtors	1			
I - Current Income of Individual Debtors	2			1,803.67
J - Current Expenditures of Individual Debtors	2			2,812.00
Summary Sheet	1	*****		
Total No. Sheets	19	*****		
Total Assets ->		202,510.00	*****	
Total Liabilities ->			274,786.78	*****
Total No. of Creditors ->			16	*****
Excess Income (if any) ->				-1,008.33

In re: KAREN M. REBMANN

Case No:

SCHEDULE A - REAL PROPERTY

Description and location of property	Current market value of debtor's interest in the property without deducting any secured claim or exemption
Nature of debtor's interest in property	Amount of secured claim

Personal residence

Debtor's interest: 185,000.00

Total debt on property: 163,600.00

Location: 6247 Eagle Ridge Drive, Gurnee IL 60031

Nature of interest: Sole owner

Secured creditor(s): Washington Mutual

Possession: In debtor's possession.

Total: 185,000.00

In re: KAREN M. REBMANN

Case No:

SCHEDULE B - PERSONAL PROPERTY

=====	
Type of property	Current market value
Description and location of property	of debtor's interest
	in property without
	deducting any secured
	claim or exemption
=====	
1. Cash on hand.	
Cash on hand	
	Debtor's interest: 10.00
	Total debt on property: 0.00
Location: In debtor's possession.	
2. Checking, savings, or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.	
Checking account	
	Debtor's interest: 100.00
	Total debt on property: 0.00
Possession: In debtor's possession.	
3. Security deposits with public utilities, telephone companies, landlords, and others.	
NONE	
4. Household goods and furnishings, including audio, video, and computer equipment.	
Household goods	
	Debtor's interest: 200.00
	Total debt on property: 0.00
Location: In debtor's possession.	
5. Books, pictures, and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	
NONE	
6. Wearing apparel.	
Wearing apparel	
	Debtor's interest: 200.00
	Total debt on property: 0.00
Location: In debtor's possession.	
7. Furs and jewelry.	
NONE	
8. Firearms and sports, photographic, and other hobby equipment.	
NONE	
9. Interests in insurance policies.	
Term insurance	
	Debtor's interest: 0.00

In re: KAREN M. REBMANN

Case No:

Total debt on property: 0.00
Possession: In debtor's possession.
Reassurance American Lif

10. Annuities.
NONE
11. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans.
NONE
12. Stock and interests in incorporated and unincorporated businesses.
NONE
13. Interests in partnerships or joint ventures.
NONE
14. Government and corporate bonds and other negotiable and non-negotiable instruments.
NONE
15. Accounts receivable.
NONE
16. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled.
NONE
17. Other liquidated debts owing debtor including tax refunds.
IRA

Debtor's interest: 5,000.00
Total debt on property: 0.00
Possession: In debtor's possession.

18. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule of Real Property.
NONE
19. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.
NONE
20. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims.
NONE
21. Patents, copyrights, and other intellectual property.
NONE
22. Licenses, franchises, and other general intangibles.
NONE
23. Automobiles, trucks, trailers, and other vehicles or accessories.
1996 Mitsubishi Galant

Debtor's interest: 500.00
Total debt on property: 0.00
Location: In debtor's possession.

1996 Toyota

In re: KAREN M. REBMANN

Case No:

Debtor's interest: 500.00
Total debt on property: 0.00

Location: In debtor's possession.

2000 Mercury

Debtor's interest: 11,000.00
Total debt on property: 8,500.00

Location: In debtor's possession.

Secured creditor(s): Ford Credit

- 24. Boats, motors, and accessories.
NONE
- 25. Aircraft and accessories.
NONE
- 26. Office equipment, furnishings, and supplies.
NONE
- 27. Machinery, fixtures, equipment, and supplies used in business.
NONE
- 28. Inventory.
NONE
- 29. Animals.
NONE
- 30. Crops - growing or harvested.
NONE
- 31. Farming equipment and implements.
NONE
- 32. Farm supplies, chemicals, and feed.
NONE
- 33. Other personal property of any kind not already listed.
NONE

Total: 17,510.00

In re: KAREN M. REBMANN

Case No:

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor elects the exemptions to which debtor is entitled under:

11 U.S.C. sec. 522(b)(2)

Exemptions available under applicable non-bankruptcy federal laws, state or local law where the debtor's domicile has been located for the 180 days immediately preceding the filing of the petition or for a longer portion of the 180 day period than in any other place, and the debtor's interest as a tenant by the entirety or joint tenant to the extent the interest is exempt from process under applicable non-bankruptcy law.

Debtor is single.

Description of property		Value of claimed exemption	
Specify law providing each exemption		Current market value of property without deducting exemption	
1996 Mitsubishi Galant			
Debtor's interest:		500.00	Value exempt:
Law: 735 ILCS 5/12-1001			500.00
1996 Toyota			
Debtor's interest:		500.00	Value exempt:
Law: 735 ILCS 5/12-1001			500.00
2000 Mercury			
Debtor's interest:		11,000.00	Value exempt:
Law: 735 ILCS 5/12-1001			1,200.00
Total debt on property:		8,500.00	
Cash on hand			
Debtor's interest:		10.00	Value exempt:
Law: 735 ILCS 5/12-1001			10.00
Checking account			
Debtor's interest:		100.00	Value exempt:
Law: 735 ILCS 5/12-1001			100.00
Household goods			
Debtor's interest:		200.00	Value exempt:
Law: 735 ILCS 5/12-1001			200.00
IRA			
Debtor's interest:		5,000.00	Value exempt:
			5,000.00

In re: KAREN M. REBMANN

Case No:

Law: 735 ILCS 5/12-1001

Personal residence

Address: 6247 Eagle Ridge Drive, Gurnee IL 60031

Debtor's interest: 185,000.00 Value exempt: 7,500.00

Law: 735 ILCS 5/12-1001

Total debt
on property: 163,600.00

Term insurance

Debtor's interest: 0.00 Value exempt: 0.00

Law: 735 ILCS 5/12-1001

Wearing apparel

Debtor's interest: 200.00 Value exempt: 200.00

Law: 735 ILCS 5/12-1001

In re: KAREN M. REBMANN

Case No:

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

Creditor's name and complete mailing address including zip code	Amount of claim without deducting value of collateral
Date claim was incurred, nature of lien, and description and market value of property subject to the lien	Unsecured portion, if any

Account no.: 23733933
Ford Credit
PO Box 219825
Kansas City, MO 64101

Amount of claim: 8,500.00
Unsecured: 0.00

Incurred: 5/2000
Nature of lien: Purchase of vehicle
Claim is: Fixed and liquidated.
Collateral description: 2000 Mercury
Collateral market value: 11,000.00

Account no.: 201601102745041
Oreck
Retail Services
PO Box 703
Wood Dale, IL 60191-0703

Amount of claim: 804.00
Unsecured: 304.00

Incurred: 2003
Nature of lien: Purchase of vacuum cleaner
Claim is: Fixed and liquidated.
Collateral description: Vacuum cleaner
Collateral market value: 500.00

Account no.: 5972537665
Washington Mutual
PO Box 660139
Dallas, TX 75266-0139

Amount of claim: 163,600.00
Unsecured: 0.00

Incurred: 2001
Nature of lien: Mortgage
Claim is: Fixed and liquidated.
Collateral description: Single family residence
Collateral market value: 185,000.00

Subtotal this page: 172,904.00
Total: 172,904.00

In re: KAREN M. REBMANN

Case No:

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

TYPES OF PRIORITY CLAIMS:

Wages, Salaries, and Commissions

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees, up to a maximum of \$2000 per employee, earned within 90 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. sec. 507(a)(3).

Contributions to Employee Benefit Plans

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first to the extent provided in 11 U.S.C. sec. 507(a)(4).

Certain Farmers or Fishermen

Claims of certain farmers or fishermen, up to a maximum of \$2000 per farmer or fisherman, against the debtor, as provided in 11 U.S.C. sec. 507(a)(5).

Deposits by Individuals

Claims of individuals up to a maximum of \$900 for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. sec. 507(a)(6).

Taxes and Certain Other Debts Owed to Governmental Units

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. sec. 507(a)(7).

In re: KAREN M. REBMANN

Case No:

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

=====	
Creditor's name and complete mailing address including zip code	Amount entitled to priority

Date claim was incurred and consideration for claim	Total amount of claim
=====	

1. Wages, Salaries, and Commissions.

NONE

2. Contributions to Employee Benefit Plans.

NONE

3. Certain Farmers or Fishermen.

NONE

4. Deposits by Individuals.

NONE

5. Taxes and Certain Other Debts Owed to Governmental Units.

NONE

Subtotal this page:	0.00
Total:	0.00

In re: KAREN M. REBMANN

Case No:

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

Creditor's name and complete mailing address including zip code	Amount of claim
Date claim was incurred and consideration for claim. If claim is subject to setoff, so state.	

Account no.: AT&T
Attn: Linda Adams
Bankruptcy Dept.
6021 S. Rio Grande Ave
Orlando, FL32859

Amount of claim: 16,662.16

Incurring: 2002
Consideration for claim: Purchases
Claim is: Fixed and liquidated.

Account no.: Centre Club
1405 Hunt Club Road
Gurnee IL 60031

Amount of claim: 80.00

Incurring: 2003
Consideration for claim: Services
Claim is: Fixed and liquidated.

Account no.: 11011
Chausow Shafer Gertler
& Rosenbloom
734 Central Avenue
Suite 200
Highland Park, IL 60035

Amount of claim: 7,692.00

Incurring: 2002-03
Consideration for claim: Services
Claim is: Fixed and liquidated.

Account no.: Citibank
PO Box 6000
The Lakes, NV 89163

Amount of claim: 10,800.00

Incurring: 2002-03
Consideration for claim: Purchases
Claim is: Fixed and liquidated.

Account no.: Condell Hospital
Dept. 77-97169

Amount of claim: 3,993.87

Subtotal this page: 39,228.03

In re: KAREN M. REBMANN

Case No:

Chicago, IL 60678

Incurred: 2002

Consideration for claim: Services

Claim is: Fixed and liquidated.

Account no.:

Amount of claim: 12,252.41

Discover Platinum

PO Box 30395

Salt Lake City, UT 84130

Incurred: 2002-03

Consideration for claim: Purchases

Claim is: Fixed and liquidated.

Account no.:

Amount of claim: 13,529.32

Discover Private Issue

PO Box 30397

Salt Lake City, UT 84130

Incurred: 2002-03

Consideration for claim: Purchases

Claim is: Fixed and liquidated.

Account no.:

Amount of claim: 12,233.23

First USA

PO Box 50882

Henderson, NV 89016

Incurred: 2002-03

Consideration for claim: Purchases

Claim is: Fixed and liquidated.

Account no.:

Amount of claim: 5,517.88

First USA

PO Box 50882

Henderson, NV 89016

Incurred: 2002-03

Consideration for claim: Purchases

Claim is: Fixed and liquidated.

Account no.:

Amount of claim: 995.64

Kohl's

PO Box 3043

Milwaukee, WI 53201

Incurred: 2002-03

Consideration for claim: Purchases

Claim is: Fixed and liquidated.

Account no.: 4264294497398224

Amount of claim: 9,563.94

MBNA America

PO Box 15019

Subtotal this page: 54,092.42

In re: KAREN M. REBMANN

Case No:

Wilmington, DE
19886-5019

Incurred: 2003

Consideration for claim: Purchases

Claim is: Fixed and liquidated.

Account no.:
Midwest Energy Managemen
Attn: Lonnie Samples
1 Timer Court, Suite 400
Bolingbrook, IL 60440

Amount of claim: 7,634.05

Incurred: 8/2002

Consideration for claim: Signature loan

Claim is: Fixed and liquidated.

Account no.:
Target
Retailers National Bank
PO Box 59317
Minneapolis, MN 55459

Amount of claim: 928.28

Incurred: 2002-03

Consideration for claim: Purchases

Claim is: Fixed and liquidated.

Subtotal this page: 8,562.33
Total: 101,882.78

In re: KAREN M. REBMANN

Case No:

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

=====

Name and mailing address, including zip code, of other parties to lease or contract.	Description of contract or lease and nature of debtor's interest. State whether lease is for non- residential real property. State contract number of any government contract.
--	---

=====

NONE

In re: KAREN M. REBMANN

Case No:

SCHEDULE H - CODEBTORS

Name and address of codebtor	Name and address of creditor
NONE	

NONE

In re: KAREN M. REBMANN

Case No:

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTORS

DEBTOR'S MARITAL STATUS: Divorced

DEPENDENTS OF DEBTOR

Living with debtor and receiving support for:
2 kids

Living with debtor:

Aimee Rebmann, daughter, age 16; Ian Rebmann, son, age 11

EMPLOYMENT:

Occupation: Bookkeeper

Employer name: Chausow Shafer Gertler

How long employed: 2 months

Address of employer: 734 Central Avenue
Highland Park IL 60035

INCOME:

Current monthly gross wages,
salary, and commissions..... 866.67

Estimated monthly overtime..... 0.00

SUBTOTAL..... 866.67

LESS PAYROLL DEDUCTIONS

a. Payroll taxes and
social security..... 0.00
b. Insurance..... 0.00
c. Union dues..... 0.00
d. Other:
NONE

SUBTOTAL OF DEDUCTIONS..... 0.00

TOTAL NET MONTHLY TAKE HOME PAY..... 866.67

Regular income from operation of
business or profession or farm..... 0.00

Income from real property..... 0.00

Interest and dividends..... 0.00

Alimony, maintenance, or support
payments payable to the debtor
for the debtor's use or that of
dependents listed above..... 937.00

In re: KAREN M. REBMANN

Case No:

Social security or other government
assistance:
NONE

Pension or retirement income 0.00

Other monthly income:
NONE

TOTAL MONTHLY INCOME..... 1,803.67

Describe any increase or decrease of more than 10% in any of the above
categories anticipated to occur within the year following the filing
of this document:
NONE

In re: KAREN M. REBMANN

Case No:

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTORS

The following expenditures are for DEBTOR

Rent/home mortgage payments.....	1,629.00
REAL ESTATE TAXES ARE INCLUDED.	
PROPERTY INSURANCE IS INCLUDED.	
Utilities: Electricity and heating fuel.....	150.00
Water and sewer.....	40.00
Telephone.....	60.00
Other:	
NONE	
Home maintenance.....	0.00
Food.....	400.00
Clothing.....	50.00
Laundry and dry cleaning.....	0.00
Medical and dental expenses.....	75.00
Transportation.....	0.00
Recreation, clubs, and entertainment, newspapers, magazines, etc.....	0.00
Charitable contributions.....	0.00
Insurance:	
Homeowner's or renter's.....	0.00
Life.....	10.00
Health.....	0.00
Auto.....	0.00
Other:	
NONE	
Taxes:	
NONE	
Installment payments:	
Auto.....	359.00
Other:	
NONE	
Alimony, maintenance, and support paid to others.....	0.00
Payments for support of additional dependents not living at your home.....	0.00
Regular expenses from operation of business, profession, or farm.....	0.00

In re: KAREN M. REBMANN

Case No:

Other:
Oreck

39.00

TOTAL MONTHLY EXPENSES..... 2,812.00

(The penalties for making a false statement or concealing property is a fine of up to \$500,000 or imprisonment for up to 5 years or both.
- 18 U.S.C. secs. 152 and 3571.)

DECLARATION

I, KAREN M. REBMANN, named as the debtor in this case, declare under penalty of perjury that I have read the foregoing Summary and Schedules, consisting of 19 sheets, and that it is true and correct to the best of my information and belief.

Signature:


KAREN M. REBMANN

Date:

1/13/04

Richard Mann 1752642
Richard Mann
Five South County St.
Waukegan, IL 60085
(847) 244-2211
Attorney for the Petitioner

UNITED STATES BANKRUPTCY COURT FOR THE
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION

In re Case No.:
KAREN M. REBMANN
Debtor Statement of Financial Affairs
Social Security No.: - -8155
Chapter 7

1. Income from employment or operation of business.

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of debtor's business from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year.

This year: 19 3	Amount:	11,000.00
Source: Business		
Last year: 19 2	Amount:	22,000.00
Source: Business		
Previous year: 19 1	Amount:	25,000.00
Source: Business		

2. Income other than from employment or operation of business.

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the two years immediately preceding the commencement of this case.

This year: 19 3	Amount:	0.00
Source:		
Last year: 19 2	Amount:	0.00
Source:		
Previous year: 19 1	Amount:	0.00
Source:		

3. Payments to creditors.

- a. List all payments on loans, installment purchases of goods or services, and other debts, aggregating more than \$600 to any creditor, made within 90 days immediately preceding the

commencement of this case.

Paid MBNA America \$6,500 on October 25, 2003, with withdrawal from IRA

- b. List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders.

NONE

4. Suits, executions, garnishments, and attachments.

- a. List all suits to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case.

NONE

- b. Describe all property that has been attached, garnished, or seized under any legal or equitable process within one year immediately preceding the commencement of this case.

NONE

5. Repossessions, foreclosures, and returns.

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case.

NONE

6. Assignments and receiverships.

- a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case.

NONE

- b. List all property which has been in the hands of a receiver or court-appointed official within one year immediately preceding the commencement of this case.

NONE

7. Gifts.

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in

value per individual family member and charitable contributions aggregating less than \$100 per recipient.

NONE

8. Losses.

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case.

NONE

9. Payments related to debt counseling or bankruptcy.

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.

Richard Mann
Five South County St.
Waukegan, IL 60085
(847) 244-2211

Filing fee: 209.00
Attorney's fees: 1,200.00
Source was: Family
Date(s) of payment: 7/14/03

10. Other transfers.

List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor transferred either absolutely or as security within one year immediately preceding the commencement of this case.

NONE

11. Closed financial accounts.

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case.

NONE

12. Safe deposit boxes.

List each safe deposit box or other box or depository in which the

debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case.

NONE

13. Setoffs.

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case.

NONE

14. Property held for another person.

List all property owned by another person that the debtor holds or controls.

NONE

15. Prior address of debtor.

If the debtor has moved within the two years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case.

Length of time at current residence:

2 years

Prior residences:

16. Nature, location, and name of business.

a. For individuals, list the names and addresses of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partnership, sole proprietorship, or was a self-employed professional within the two years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within the two years immediately preceding the commencement of this case.

NONE

b. If the debtor is a partnership, list the names and addresses of all businesses in which the debtor was a partner or owned 5 percent or more of the voting securities, within the two years immediately preceding the commencement of this case.

N/A

- c. If the debtor is a corporation, list the names and addresses of all businesses in which the debtor was a partner or owned 5 percent or more of the voting securities, within the two years immediately preceding the commencement of this case.

N/A

17. Books, records, and financial statements.

- a. List all bookkeepers and accountants who within the six years immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

N/A

- b. List all firms or individuals who within the two years immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

N/A

- c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor.

N/A

- d. List all financial institutions, creditors, and other parties, including mercantile and trade agencies, to whom a financial statement was issued within the two years immediately preceding the commencement of this case by the debtor.

N/A

18. Inventories.

- a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

N/A

- b. List the name and address of the person having possession of the records of each of the two inventories reported in a., above.

N/A

19. Current Partners, Officers, Directors, and Shareholders.

- a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

N/A

- b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting securities of the corporation.

N/A

20. Former partners, officers, directors, and shareholders.

- a. If the debtor is a partnership, list each member who withdrew from the partnership within one year immediately preceding the commencement of this case.

N/A

- b. If the debtor is a corporation, list all officers or directors whose relationship with the corporation terminated within one year immediately preceding the commencement of this case.

N/A

21. Withdrawals from a partnership or distributions by a corporation.

If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during one year immediately preceding the commencement of this case.

N/A

(The penalties for making a false statement or concealing property is a fine of up to \$500,000 or imprisonment for up to 5 years or both. - 18 U.S.C. secs. 152 and 3571.)

DECLARATION

I, KAREN M. REBMANN, named as the debtor in this case, declare under penalty of perjury that I have read the foregoing Statement of Financial Affairs, consisting of 6 sheets, and that it is true and correct to the best of my information and belief.

Signature: 

KAREN M. REBMANN

Date: 1/13/04

Richard Mann
Richard Mann
Five South County St.
Waukegan, IL 60085
(847) 244-2211
Attorney for the Petitioner

1752642

UNITED STATES BANKRUPTCY COURT FOR THE
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION

In re
KAREN M. REBMANN
Debtor
Social Security No.: - -8155

Case No.:

Individual Debtor's Statement of
Intention

Chapter 7

1. I, the debtor, have filed a schedule of assets and liabilities which includes consumer debts secured by property of the estate.
2. My intention with respect to the property of the estate which secures those consumer debts is as follows:

a. Property to be surrendered.

Description of property	Creditor's name and address
-------------------------	-----------------------------

NONE

b. Property to be retained.

Description of property	Creditor's name and address
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Method of retention:

The debt will be reaffirmed pursuant to sec. 524(c) (Reaffirm)

The property is claimed exempt and will be redeemed pursuant to sec. 722. (Redeem)

Lien will be avoided pursuant to sec. 522(f) and property claimed as exempt.

Judicial lien (Judicial lien avoidance)

Nonpossessory, nonpurchase-money security interest (N.P.M.S.I. lien)

2000 Mercury

Method of retention:

Ford Credit
PO Box 219825
Kansas City, MO 64101

Reaffirm

Vacuum cleaner

Method of retention:
Reaffirm

Oreck
Retail Services
PO Box 703
Wood Dale, IL 60191-0703

Single family residence

Method of retention:
Reaffirm


Washington Mutual
PO Box 660139
Dallas, TX 75266-0139

3. I understand that section 521(2)(B) of the Bankruptcy Code requires that I perform the above stated intentions within 45 days of the filing of this statement with the court, or within such additional time as the court, for cause, within such 45-day period fixes.

(The penalties for making a false statement or concealing property is a fine of up to \$500,000 or imprisonment for up to 5 years or both.
- 18 U.S.C. secs. 152 and 3571.)

DECLARATION

I, KAREN M. REBMANN, named as the debtor in this case, declare under penalty of perjury that I have read the foregoing Individual Debtor's Statement of Intention, consisting of 2 sheets, and that it is true and correct to the best of my information and belief.

Signature: 

KAREN M. REBMANN

Date: 1/13/04

Richard Mann
Richard Mann
Five South County St.
Waukegan, IL 60085
(847) 244-2211
Attorney for the Petitioner

1752642

UNITED STATES BANKRUPTCY COURT FOR THE
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION

In re
KAREN M. REBMANN
Debtor
Social Security No.: - -8155

Case No.:

Notice of Available Chapters

Chapter 7

If you intend to file a petition for relief under the bankruptcy laws of the United States, and your debts are primarily consumer debts, the Clerk of Court is required to notify you of each chapter of the Bankruptcy Code under which you may seek relief. You may proceed under:

Chapter 7 -- Liquidation, or

Chapter 11 -- Reorganization, or

Chapter 12 -- Adjustment of Debts of a Family Farmer With Regular Annual Income

Chapter 13 -- Adjustment of Debts of an Individual With Regular Income

If you have any questions regarding the information contained in this notice you should consult with your attorney.

Clerk of Court

Richard Mann
Richard Mann
Five South County St.
Waukegan, IL 60085
(847) 244-2211
Attorney for the Petitioner

1752642

UNITED STATES BANKRUPTCY COURT FOR THE
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION

In re
KAREN M. REBMANN
Debtor

Case No.:

Social Security No.: - -8155

Rule 2016(b) - Statement of
Attorney Compensation

Chapter 7

Pursuant to 11 U.S.C. sec. 329 and Rule of Bankruptcy Procedure 2016(b), the undersigned, attorney for the debtor in this case, makes this statement setting forth the compensation paid or agreed to be paid to the undersigned for services rendered or to be rendered in contemplation of and in connection with the case by the undersigned, and the source of such compensation.

1. Prior to the filing of this disclosure statement, the debtor in this case has paid to the undersigned the sum of \$1,200.00 plus \$209.00 for the filing fee in this case.

The source of the PAID sum was: Family

2. In addition, the debtor has agreed to pay the following:

NOT APPLICABLE

3. The undersigned has not shared or agreed to share any portion of such compensation with any other person who is not a member or regular associate of the undersigned's law firm.
4. The undersigned has not received any other payment in this case, and has no other agreement, except as set out herein.

Signature: _____

Richard Mann
1752642

Date: 1/13/04

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS**

IN RE:

Bankruptcy Case Number: _____

KAREN M. REBMANN

VERIFICATION OF CREDITOR MATRIX

Number of Creditors: _____

The above-named Debtor(s) hereby verify that the list of creditors is true and correct to the best of my (our) knowledge.

Dated: 1/12/04

K M Rebmann
Debtor

Joint Debtor